This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-20 (canceled)

21. (currently amended) A method of processing customer transactions, which comprises the steps of:

providing a plurality of customer facing utility systems which are configured to receive customer transaction requests, wherein the customer transaction requests include customer orders to buy or sell securities;

providing a plurality of street side utility systems which operate to communicate with financial exchanges to execute customer orders;

providing a firm side utility system which operates to settle orders and update account balances;

providing a plurality of sets of customer facing data, wherein each set of customer facing data has a corresponding customer facing utility system;

wherein each set of customer facing data includes a first type of data which can be written to by its corresponding customer facing utility system, and a second type of data which is provided by the firm side system, and the second type of data cannot be written to by the corresponding customer facing utility system, and a third type of data which is provided by the street side utility systems, and the third type of data cannot be written to by the corresponding customer facing utility system;

providing a set of firm data which includes a first type of data which is provided by the customer facing utility systems and the first type of data cannot be written to by the firm utility system, and a second type of data which can be written to by the firm utility system, and a third type of data which is provided by the street side utility systems, and the third type of data cannot be written to by the firm utility;

providing a plurality of sets of street side facing data, wherein each set of street side facing data has a corresponding street side utility system;

Atty Docket No.: SCHB-3600

20193\930047.1

wherein each set of street side facing data includes a first type of data which is provided by the customer facing utility systems, and the first type of data cannot be written to by the corresponding street side system, and a second first type of data which is provided by the firm side utility system, and the second first type of data cannot be written to by the corresponding street side utility system, and a third second type of data which can be written to by its corresponding street side utility system;

receiving a customer transaction request at a first customer facing utility system of a plurality of customer facing utility systems;

creating a transaction record of said transaction request;

writing said transaction request record to a first set of customer facing data of the plurality of sets of customer facing data sets, wherein the transaction record request is of the first type of data of the first set of customer facing data;

replicating said transaction request record to each of the plurality sets of customer facing data;

sending said transaction request from said first customer facing utility system to a first street side utility system of the plurality of street side utility systems;

executing said transaction request at the a first street side utility system; creating a record of said transaction execution;

writing said transaction execution record to a first set of street side facing data which corresponds to the fist street side utility system, wherein the record of said transaction is of the third second type of data of the first set of street side facing data; and,

replicating said transaction execution record to each of the plurality of sets of customer facing data, such that said transaction execution record is replicated in the third type of data for each of the plurality of sets of customer facing data.

Claim 22. (canceled)

(previously presented) The method as claimed in claim 21, wherein said 23. transaction request is a buy order.

Atty Docket No.: SCHB-3600

20193\930047.1

- 24. (previously presented) The method as claimed in claim 21, wherein said transaction request is a sell order.
- 25. (previously presented) The method as claimed in claim 21, wherein said transaction request is a cancel order.
- 26. (previously presented) The method as claimed in claim 21, wherein said transaction execution includes the step of filling an order.
 - 27. (previously presented) The method as claimed in claim 21, including the steps of: receiving a customer transaction inquiry at one of said customer facing utility systems;

determining status of a transaction based upon transaction records in the set customer facing data corresponding with said one customer facing utility system.

Claims 28-44. (canceled)

Atty Docket No.: SCHB-3600

20193\930047.1